



**TOM GALLAGHER**  
CHIEF FINANCIAL OFFICER  
STATE OF FLORIDA

June 20, 2005

Mr. Tom Truex  
6591 Orange Dr  
Davie, FL 33314-3399

**Re: Service Request Number 1-122934986**  
**Availability of Property Insurance**

Dear Mr. Truex:

Chief Financial Officer (CFO) Tom Gallagher, Insurance Commissioner Kevin McCarty, and the Office of Insurance Regulation (OIR), in conjunction with the Florida Legislature and other concerned parties, are continuously exploring possible ways to expand the capacity of our insurance market in order to improve both the availability and the affordability of insurance for residents in this state.

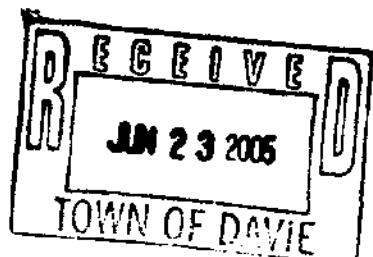
CFO Tom Gallagher along with Insurance Commissioner Kevin McCarty has been instrumental in getting insurance companies to write residential policies in Florida.

Therefore, we suggest you continue to shop around as underwriting guidelines vary by company. You may wish to visit our website at [www.fldfs.com](http://www.fldfs.com) and select "Office of Insurance Regulation" then "Company Search." Under "Company Type," please select "Property and Casualty Insurer." You may then select the appropriate line of business to obtain a list of companies writing that particular type of insurance. You will then have to contact the insurers to determine if they are writing coverage in your particular area of the state.

You may be able to more easily locate coverage in the Surplus Lines market, Risk Retention Groups or Purchasing Groups. Unlike the fully regulate insurance companies, these companies do not fall under the same regulations of state insurance regulators for policy coverage or rates, and usually offer a wider range of coverage. In order to get a list of the Surplus Lines companies, follow the instructions above but instead of selecting "Property and Casualty Insurer", select "Surplus Lines".

DIVISION OF CONSUMER SERVICES  
200 EAST GARNES STREET • TALLAHASSEE, FLORIDA 32399-0322  
[WWW.FLDFS.COM](http://WWW.FLDFS.COM) • FAX: (850) 413-1550

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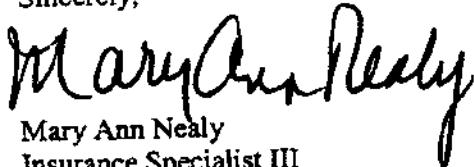


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If you have any further questions or concerns, you may call our Consumer HelpLine at 1-800-342-2762 within Florida or (850) 413-3132 outside of Florida between 8:00 a.m. and 5:00 p.m. Monday through Friday.

Keeping Florida informed on issues of current interest is the goal of our new e-newsletter. A Consumer eViews email subscription is free and available to all who may be interested. If you are interested, you may subscribe by visiting our website or calling our Consumer HelpLine

Sincerely,

A handwritten signature in black ink, appearing to read "Mary Ann Nealy".

Mary Ann Nealy  
Insurance Specialist III  
(850) 413-5853